

UNITED STATES BANKRUPTCY COURT Eastern District of Texas

**Notice of  
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 5/6/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luis Gilberto Collazo-Sola  
aka Luis Collazo  
5901 Snow Creek Dr  
The Colony, TX 75056

Elvia Milagros Bonilla-Ortiz  
aka Elvia Bonilla, fdba EMB Health  
5901 Snow Creek Dr  
The Colony, TX 75056

Case Number:  
13-41166

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:  
xxx-xx-6888  
xxx-xx-7720

Attorney for Debtor(s) (name and address):  
Mark S. Rubin  
Rubin & Associates, P.C.  
13601 Preston Rd  
Suite 500E  
Dallas, TX 75240  
Telephone number: (214) 742-6900

Bankruptcy Trustee (name and address):  
Janna L. Countryman  
P. O. Box 941166  
Plano, TX 75094-1166  
Telephone number: (972) 943-2580

**Meeting of Creditors**

Date: **July 5, 2013**

Time: **10:00 AM**

Location: **Plano 341 Meeting, 500 North Central Expressway, Suite 380, Plano, TX 75074**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **10/3/13**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **11/4/13**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/3/13**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

The debtor has filed a plan. The plan or a summary of the plan will be sent separately. The hearing on confirmation will be held:

Date: **8/15/13**, Time: **09:30 AM**, Location: **Plano Bankruptcy Courtroom, 660 N. Central Expressway, Third Floor, Plano, TX 75074**

**Objections to confirmation must be filed in writing with the Court no later than (14) days prior to the scheduled hearing to consider confirmation of the plan.**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

SEND CORRESPONDENCE TO: JANNA L. COUNTRYMAN, TRUSTEE, P. O. BOX 941166, PLANO, TX 75094-1166

SEND PAYMENTS TO: JANNA L. COUNTRYMAN, STANDING CHAPTER 13 TRUSTEE, P.O. BOX 628, TYLER, TX 75710

**Address of the Bankruptcy Clerk's Office:**

Suite 300B  
660 North Central Expressway  
Plano, TX 75074  
Telephone number: (972)509-1240

**For the Court:**

Clerk of the Bankruptcy Court:  
Jeanne Henderson

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 6/5/13

## EXPLANATIONS

**B9I (Official Form 9I) (12/12)**

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts website: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>Refer to Other Side for Important Deadlines and Notices</b>	
NOTICE: Pursuant to L.R.B.P. 6007 the Trustee may announce at this meeting his intention to abandon specific property of the estate having a total value of not more than \$1500.	

In re:  
Luis Gilberto Collazo-Sola  
Elvia Milagros Bonilla-Ortiz  
Debtors

Case No. 13-41166-btr  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0540-4

User: carterl  
Form ID: B9i

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Total Noticed: 48

Date Rcvd: Jun 05, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2013.

db/db +Luis Gilberto Collazo-Sola, Elvia Milagros Bonilla-Ortiz, 5901 Snow Creek Dr,  
The Colony, TX 75056-3872  
aty +Andrea Sheehan, Law Offices of Robert E. Luna, 4411 N. Central Expressway,  
Dallas, TX 75205-4210  
tr Janna L. Countryman, P. O. Box 941166, Plano, TX 75094-1166  
cr +Lewisville Independent School District, c/o Andrea Sheehan, Law Offices of Robert E. Luna, PC,  
4411 North Central Expressway, Dallas, TX 75205-4210  
6536253 Attorney General State of Texas, Collections Div Bankruptcy, PO Box 12548,  
Austin TX 78711 2548  
6536254 +BAC Home Loans Servicing LP, Attn Bankruptcy Dept, 4500 Park Granada,  
Calabasas CA 91302-1613  
6536256 Bill Me Later, PO Box 2394, Omaha NE 68103 2394  
6536258 +Cascades HOA, 8360 LBJ Frwy Suite 300, Dallas TX 75243-1160  
6536261 City of the Colony, McCreary Veselka Bragg and Allen PC, 1505 E McKinney St Room 104,  
Denton TX 76209 4525  
6536262 Denton County Tax Assessor, co McCreary Veselka Bragg and Allen PC,  
1505 E McKinney St Room 104, Denton TX 76209 4525  
6536263 +Dillard GE Capital Retail Bankruptcy, PO Box 103104, Roswell GA 30076-9104  
6536265 +Home Depot Citi Cards Bankruptcy, PO Box 20507, Kansas City MO 64195-0507  
6536270 +JC Penney GE Capital Retail Bankruptcy, PO Box 103104, Roswell GA 30076-9104  
6536269 Janna L Countryman, Chapter 13 Trustee, PO Box 941166, Plano TX 75094 1166  
6536271 +Lewisville ISD, co Law Offices of Robert E Luna, 4411 N Central Expwy,  
Dallas TX 75205-4210  
6550974 +Lewisville Independent School District, Law Offices of Robert E. Luna, P.C.,  
c/o Andrea Sheehan, 4411 North Central Expressway, Dallas, Texas 75205-4210  
6536272 +Lowes GE Capital Retail Bankruptcy, PO Box 103104, Roswell GA 30076-9104  
6536273 Nissan Motor Acceptance Corp Bankruptcy, PO Box 660366, Dallas TX 75266 0366  
6551159 Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366  
6536274 +Pay Pal GE Capital Retail Bankruptcy, PO Box 103104, Roswell GA 30076-9104  
6536275 +Rooms to Go GE Capital Bankruptcy, PO Box 103104, Roswell GA 30076-9104  
6536277 Sams Club GE Capital Bankruptcy, PO Box 103126, Roswell GA 30076  
6536278 State Comptroller of Public Accounts, 111 E 17th St, Austin TX 78774 0100  
6536284 +US Attorney General, Department of Justice, Main Justice Building,  
10th and Constitution Ave NW, Washington DC 20530-0001  
6536283 US Attorney General, US Department of Justice, 950 Pennsylvania Ave NW,  
Washington DC 20530 0001  
6536285 +US Department of HUD Title 1, 52 Corporate Circle, Albany NY 12203-5166  
6536282 +United States Attorney, Eastern District of Texas, 350 Magnolia St Suite 150,  
Beaumont TX 77701-2254  
6536286 +Veterans Administration, 1400 N Valley Mills Dr, Waco TX 76799-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy2@rubin-owens.com Jun 06 2013 01:45:24 Mark S. Rubin,  
Rubin & Associates, P.C., 13601 Preston Rd, Suite 500E, Dallas, TX 75240  
ust +E-mail/Text: ustpregion06.ty.ecf@usdoj.gov Jun 06 2013 02:02:15 US Trustee,  
Office of the U.S. Trustee, 110 N. College Ave., Suite 300, Tyler, TX 75702-7231  
cr EDI: RECOVERYCORP.COM Jun 06 2013 01:13:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
6536255 +EDI: HFC.COM Jun 06 2013 01:13:00 Best Buy HSBC Bankruptcy Dept, PO Box 5213,  
Carol Stream IL 60197-5213  
6536257 EDI: CAPITALONE.COM Jun 06 2013 01:13:00 Capital One Bankruptcy, co TSYS Debt Management,  
PO Box 5155, Norcross GA 30091  
6536259 +EDI: CHASE.COM Jun 06 2013 01:13:00 Chase Bank One Bankruptcy, PO Box 15145,  
Wilmington DE 19850-5145  
6536260 +EDI: CITICORP.COM Jun 06 2013 01:13:00 Citi Cards Bankruptcy, PO Box 20507,  
Kansas City MO 64195-0507  
6536264 +EDI: FORD.COM Jun 06 2013 01:13:00 Ford Motor Credit Company, Central Bankruptcy Department,  
PO Box 6275, Dearborn MI 48121-6275  
6536267 +EDI: HFC.COM Jun 06 2013 01:13:00 HSBC Bankruptcy Department, PO Box 5213,  
Carol Stream IL 60197-5213  
6536266 EDI: HFC.COM Jun 06 2013 01:13:00 Household Bank Inquiries, PO Box 80084,  
Salinas CA 93912 0084  
6536268 EDI: IRS.COM Jun 06 2013 01:13:00 IRS CIO, PO Box 7346, Philadelphia PA 19101 7346  
6544009 EDI: RECOVERYCORP.COM Jun 06 2013 01:13:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
6536276 EDI: SALMAESERVICING.COM Jun 06 2013 01:18:00 SallieMae Correspondence, PO Box 9500,  
WilkesBarre PA 18773 9500  
6541512 EDI: TFSR.COM Jun 06 2013 01:18:00 Lexus Financial Services, PO BOX 8026,  
Cedar Rapids, Iowa 52408-8026  
6536279 +EDI: WTRRNBNK.COM Jun 06 2013 01:13:00 Target Bankruptcy Department, PO Box 1327,  
Minneapolis MN 55440-1327  
6536280 +E-mail/Text: redpacer@twc.state.tx.us Jun 06 2013 01:55:53 Texas Workforce Commission,  
TEC Bldg Tax Dept, Austin TX 78778-0001

District/off: 0540-4

User: carterl  
Form ID: B9i

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Total Noticed: 48

Date Rcvd: Jun 05, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

6536281	EDI: TFSR.COM Jun 06 2013 01:18:00	Toyota Financial Services, PO Box 4102, Carol Stream IL 60197 4102
6536287	EDI: WFNNB.COM Jun 06 2013 01:13:00	Victorias Secret Comenity Bankruptcy, PO Box 182125, Columbus OH 43218 2125
6536288	+EDI: RMSC.COM Jun 06 2013 01:13:00	WalMart GE Capital Retail Bankruptcy, PO Box 103104, Roswell GA 30076-9104
6536289	+E-mail/Text: ustpregion06.ty.ecf@usdoj.gov Jun 06 2013 02:02:15	William T Neary, U.S. Trustee, Eastern District of Texas, 110 N College Suite 300, Tyler TX 75702-7231

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* Janna L. Countryman, P. O. Box 941166, Plano, TX 75094-1166

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2013

Signature:



District/off: 0540-4

User: carterl  
Form ID: B9i

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Total Noticed: 48

Date Rcvd: Jun 05, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2013 at the address(es) listed below:

Andrea Sheehan on behalf of Creditor Lewisville Independent School District sheehan@txschoollaw.com, coston@txschoollaw.com;garza@txschoollaw.com  
Janna L. Countryman on behalf of Trustee Janna L. Countryman, ECFch13plano@ch13plano.com  
Janna L. Countryman, ECFch13plano@ch13plano.com  
Mark S. Rubin on behalf of Debtor Luis Gilberto Collazo-Sola bankruptcy2@rubin-owens.com, Notices.bankruptcy@rubin-owens.com;matt.rubin.bk.notices@hotmail.com  
Mark S. Rubin on behalf of Debtor Elvia Milagros Bonilla-Ortiz bankruptcy2@rubin-owens.com, Notices.bankruptcy@rubin-owens.com;matt.rubin.bk.notices@hotmail.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
US Trustee USTPRegion06.TY.ECF@USDOJ.GOV

TOTAL: 7